



**Testimony of Jeff Gentes
In Support of Senate Bill 170**

Senator Winfield, Representative Lesser, and other members of the Committee: thank you for giving me the opportunity to speak today. My name is Jeff Gentes. I manage the fair lending and foreclosure prevention work at the Connecticut Fair Housing Center¹ and co-supervise the Mortgage Foreclosure Litigation Clinic at Yale Law School. I'm here in strong support of Senate Bill 170, An Act Concerning the Foreclosure Mediation Program.

This bill would:

- Provide basic protections for people facing imminent homelessness
- Ensuring people facing foreclosure judgment have been treated fairly
- Get homeowners who are behind on their mortgages into mediation more quickly
- Simplify the information provided to homeowners when foreclosure begins
- Make mediation more effective when the homeowners have separated or divorced

We'd strongly recommend one change to the raised bill: subsection (a) of Section 2 should say "earlier" rather than "later" to provide a modest safeguard that's consistent with what most lenders and marshals already do: give people who are post-foreclosure a week's notice before removing them from their homes.

Over the past few years, you have done much to help homeowners facing foreclosure to negotiate with their mortgage companies, to help the industry and homeowners reach resolution more quickly, and to preserve Connecticut's housing market as a place where your constituents – and not out-of-state cash investors – are the ones buying homes. Tens of thousands of constituents have benefitted from your work. The changes above would continue your good work; collectively they would help hundreds of Connecticut homeowners each year.

Thank you again for this opportunity to testify in support of Senate Bill 170.

¹ The Connecticut Fair Housing Center is the only statewide nonprofit that represents homeowners facing foreclosure. We have reached constituents in at least 167 towns since 2010. We provided individualized advice, representation, and/or in-person education to more than 1,500 homeowners facing foreclosure in 2015 alone.